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Balancing Act . . . That's All Life Is

NAVIGATOR

One of the most knowledgeable and intuitive ladies I know imparted upon me the ultimate knowledge of living a fulfilling life. As I awaited a long, heartfelt soliloquy, she took a small breath, pointed her finger and said, "balance." That was it. My only question was, "what?" She simply chuckled and walked away.

Over the years, I slowly began to understand her single word. It wasn't an easy lesson as, in my head, I was balanced. But, the true understanding of balance comes when you realize that you are truly out of balance. In life, whether you know it or not, you're always out of balance in one way or another. But, your "only" job in life is to work toward attaining balance and keeping that balance in your life.

My only job?

To reiterate—your "only" job in life is to attain balance and keep balance in your life. That's it! Life is just that simple. That is, if you want it to be. To explain this concept, let's consider a few elements of an average life:

- 1. You have a job.
- 2. You have a wife.
- 3. You have kids.
- 4. You have a house.
- 5. You have a car.
- You go fishing on weekends to get away from it all.
- 7. You have a hobby.

For most people, each one of these life components seems to exist as separate entities, and they all affect one another. This is where the problems begin. You spend too much time at work, and you're tired when you get

home. In turn, you don't have time to spend with the wife and kids. Your money goes out the window to pay for everything including the house and the car. You have to get away by yourself to go fishing, or whatever, so you can re-gather your strength to do it all over again the next week. You love your hobby and want to do it full time, but you just can't find the time. This situation can drag you down and cause strain on your job, your family, and your life in general.

However, did you ever stop and think that all of these "different" life components are actually smaller parts of one larger component? Instead of viewing them as separate pieces of life, view them as being the aspects that make up your "one and only life." Since it's obvious that these individual elements all interact in one way or another, why not let them? Instead of allowing one to interfere with the other, learn how to allow them to enhance the direction of your life.

It's a lonely job

Once you are able to understand how the different components of your life all fit together and enhance one another, your next task is to determine how you can balance these components to provide a greater level of satisfaction and fulfillment. This is your first project as "Manager of Your Own Life."

Job

So many people are scared to lose their jobs, so they pour their souls into it for hours at a time. The single job appears to be the only thing that can help you survive and eventually

becomes your entire life. But, what is the benefit from overworking yourself? Since most people are on salary, whether you work 8 hours or 18 hours a day, you're paid the same.

A job is only a part of your life and a way to provide security for yourself and your family, as well as satisfaction for yourself. It is not your life. Evaluate your abilities and determine if it's the job or the money that you want. If it's the money, then you must learn to find something that pays you what you want. If it's the job, then you must learn how to rearrange the job for greater fulfillment and prioritize to best meet the needs of the rest of your life.

Realize that "loyalty to employees" is a thing of the past and that the old family-oriented corporate giants no longer exist. You have to watch out for yourself and ensure your own security. Security is important to you and your family, and it is something that you must establish for yourself.

Family

In most cases, when it's a toss-up between the job and the family, the family will lose out. However, pressures from home and family can affect your job and other aspects of your life. By adjusting your priorities at work and determining what it is that's important, you can better balance the conflicts that exist between the need for security with work and the need to satisfy the family.

Believe it or not, the family does provide an intense sense of purpose and satisfaction in

one's life. It is something to be proud of and cherished because it is something that you've created. If you feel that your family has stalled or it doesn't provide the satisfaction you desire, then you need to evaluate the reasons why things have changed. Perhaps your time at work is taking away from your family. Perhaps the stresses from the outside world are affecting your family life.

Finances

Many people place a lot of value on money. But money is not an objective. Money is a way to provide security for yourself and your family. Money is a way to measure success. Money is a means to reach an objective. However, this one needs some explanation.

How much money is enough? If you say you want to make a lot of money, how much is that? The amount of money that becomes "enough" is not measurable.

It is simply a moving target that becomes consuming because there is no real metric to determine when you've reached your goal. However, if you set an objective that you want to live comfortably and own a nice house, then you now have a metric to measure your success.

Money will provide you with the means to live comfortably and own a nice house. All you have to do is set a goal as to the level of comfort and the level of home. For instance, you might want to be secure enough to pay your bills and be able to go out every weekend. The house might be a two-story, 2,500sf beauty and have certain characteristics. You now have a set of goals for which the money becomes important. With that, it is important to determine your personal goals in life, regardless of finances, and then determine the finances required to meet those goals. Your goals for fulfillment should always come first. The money is simply a means to reach those goals.

However, you might feel, as many do, that you are in a pickle with regards to your finances. You have doctor bills, lawyer bills, and a myriad of other obligations. The same still applies. Of course, your objective in life is not to pay off debts. Paying off debts is ancillary to your primary goals involved in living your life. Once you determine your goals in life, you will be able to figure out the ways that are essential to clearing these debts and moving forward to your goals.

Extracurricular

Extracurricular activities are a very important part of a whole life. You must have something else to do besides going to work, coming home, and just hanging out. Your additional activities should provide you with happy, healthy satisfaction for your mind and soul.

In my family, my wife and I share our time. We are both ambitious souls with very creative minds. We both want to do so many things, and it is essential that we allow ourselves the time to do so. We have managed to organize our lives such that our work allows us to bring in the money, and our hobbies allow us

to be happily creative. However, we enjoy our hobbies together. My wife sings, and I produce her music. I write screenplays and books, and she adds emotion and her creative critiquing skills. Since we enjoy our hobbies together, we are able to travel and enjoy boating at the lake together and still do the things that keep us happy and creative, separately.

Don't think reaching this point was a simple task. We had some serious bouts and discussions to understand each other's needs and wants in life. As we grew together, we came to understand that we can enjoy ourselves together and separately without taking away from each other's time yet adding to each other's success. How does this happen? It takes patience and an understanding of what you want out of life. You and your partner must know each other's needs and directions before you can meet in the middle and come up with a life plan together.

Somebody's gotta do it!

Once you take stock in your life and examine the various aspects that are throwing your life out of balance, you have two choices: fix them or get rid of them. You might feel that tossing something out of your life is a bit extreme, but consider the situation. If you're fiddling with a minor obstruction that doesn't somehow benefit your life, then why are you doing it?

To begin to have a fulfilling life, your general priorities should be:

- to satisfy your basic needs of food, water, and air;
- 2. to satisfy your needs of security and safety;
- to satisfy your need for love and to be needed:
- 4. to satisfy your own self-esteem needs; and
- to reach a point where you can begin to examine and experience your own personal dreams and desires.

I once worked with a young man who was a "fixer." His goal in life was to make sure that everyone around him was satisfied and moving in the right direction. He would help his friends and family to the point of utter exhaustion. I asked him why he did this and his reply was, "as long as everything around me is good, I am good." His problem was that everyone around him was happy and moving forward in their lives with his help, but he never moved forward or did anything in the direction of fulfilling his own life.

His situation was that he was stuck and didn't know how to get it in gear. The point is that you cannot get involved in things that do not fit into your basic needs and direction. You must balance your life such that those elements in your life focus on your fulfillment to help you eventually reach a level where you can pursue your personal desires.

What's next?

Balance is the idea of bringing all aspects of your life together in such a way as they all contribute to helping you reach your goals. Balance can happen automatically if you can set a vision and understand what it takes to get there. It can be a miraculous occurrence where all aspects of your life just line up to aim you in the direction of your desires. It can also be a struggle if you don't know what you want out of life or where you want to go. Take control of your life and manage the aspects of it such that you are living one big, fulfilling life instead of a bunch of small interconnected and interfering lives.

It is your own inner demons brought on through years of training by unbalanced people and environments that have given you the knowledge to place yourself where you are now. Now, it's time to rid yourself of those old demons and move forward with your new, balanced life the way you feel it should be lived. (Source: 2002 (c) Edward B. Toupin, writer and coach. http://www.toupin.com)

The problem with any unwritten law is that you don't know where to go to erase it.

—Glaser and Way

THOUGHT DU JOUR

Tech Support:

Yes, ma'am, how can I help you?

Customer:

Well, after much consideration, I've decided to install Love. Can you guide me through the process?

Tech Support:

Yes, I can help you, are you ready to proceed?

Customer:

Well, I'm not very technical, but I think I'm ready. What do I do first?

Tech Support:

The first step is to open your Heart. Have you located your Heart ma'am?

Customer:

Yes, but there are several other programs running now. Is it okay to install Love while they are running?

Tech Support:

What programs are running ma'am?

Customer:

Let's see, I have Past-Hurt, Low Self-Esteem, Grudge, and Resentment running right now.

Tech Support:

No problem, Love will gradually erase Past-Hurt from your current operating system. It may remain in your permanent memory, but it will no longer disrupt other programs. Love will eventually override Low Self-Esteem with a module of its own called High Self-Esteem. However, you have to completely turn off Grudge and Resentment. Those programs prevent Love from being properly installed. Can you turn those off ma'am?

Customer:

I don't know how to turn them off. Can you tell me how?

Tech Support:

With pleasure. Go to your start menu and invoke Forgiveness. Do this as many times as necessary until Grudge and Resentment have been completely erased.

Customer:

Okay done, Love has started installing itself. Is that normal?

Tech Support:

Yes, but remember that you have only the base program. You need to begin connecting to other Hearts in order to get the upgrades.

Customer:

Oops! I have an error message already. It says, "Error—program not run on external components. What should I do?"

Tech Support:

Don't worry ma'am, it means the Love program is set up to run on Internal Hearts but has not yet been run on your Heart. In nontechnical terms, it means you have to Love yourself before you can Love others.

Customer:

So what should I do?

Tech Support:

Can you pull down Self-Acceptance, then click on the following files: Forgive Self; Realize Your Worth; and Acknowledge Your Limitations.

Customer:

OK, done.

Tech Support:

Now copy them to the "My Heart" directory. The system will overwrite any conflicting files and begin patching faulty programming. Also, you need to delete Verbose (using or having more words than required) Self-Criticism from all directories and empty your Recycle Bin to make sure it is completely gone and never comes back.

Customer:

Got it. Hey! My Heart is filling up with new files. Smile is playing on my monitor, and Peace and Contentment are copying themselves all over My Heart. Is this normal?

Tech Support:

Sometimes. For others it takes a while, but eventually everything gets it at the proper time. So Love is installed and running. One more thing before we hang up. Love is Freeware. Be sure to give it and its various modules to everyone you meet. They will in turn share it with others and return some cool modules back to you.

Customer

I promise to do just that. By the way, what's your name?

Tech Support:

Just call me the Divine Cardiologist, also known as the Great Physician, or just "I AM." Most people feel all they need is an annual check-up to stay heart-healthy, but the manufacturer (ME) suggests a daily maintenance schedule for maximum Love efficiency.

HUMOR

Punning around with Carl and Nancy . . .

- "That's the third electric shock I've gotten this week," Nancy said, revolted.
- "I'll have to dig another ditch around that castle," Carl sighed, remotely.
- "I'll have to send that telegram again," said Nancy, remorsefully.
- "That's the last time I'll ever pet a lion," Carl said, offhandedly.
- "I'm never anywhere on time," Carl related.
- "I've been on a diet," Nancy expounded.
- "I've lived through a lot of windstorms," Carl regaled.
- "I can't believe I ate that whole pineapple," Nancy said, dolefully.
- "That car you sold me has defective steering," Carl said, straightforwardly.
- "That's the third time my teacher changed my grade," Carl remarked.
- "I keep banging my head on things," Carl said, bashfully.
- "I remember the Midwest being flatter than this," Nancy explained.
- "I won't let a flat tire get me down," said Carl, without despair.

Twenty years from now you will be more disappointed by the things you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover.—Mark Twain

WORDS FOR REFLECTION

An emperor in the Far East was growing old and knew it was time to choose his successor. Instead of choosing one of his assistants or his children, he decided something different. He called the young people in the kingdom together one day. He said, "It is time for me to step down and choose the next emperor. I have decided to choose one of you."

The kids were shocked! But the emperor continued. "I am going to give each one of you a seed today . . . one very special seed. I want you to plant the seed, water it, and come back here one year from today with what you have grown from this one seed. I will then judge the plants that you bring, and the one I choose will be the next emperor!"

One boy named Ling was there that day and he, like the others, received a seed. He went home and excitedly told his mother the story. She helped him get a pot and planting soil, and he planted the seed and watered it carefully. Every day he would water it and watch to see if it had grown. After about three weeks, some of the other youths began to talk about their seeds and the plants that were beginning to grow.

Ling kept checking his seed, but nothing ever grew. Three weeks, four weeks, five weeks went by. Still nothing. By now, others were talking about their plants, but Ling didn't have a plant, and he felt like a failure. Six months went by—still nothing in Ling's pot. He just knew he had killed his seed. Everyone else had trees and tall plants, but he had nothing. Ling didn't say anything to his friends, however. He just kept waiting for his seed to grow.

A year finally went by, and all the youths of the kingdom brought their plants to the emperor for inspection. Ling told his mother that he wasn't going to take an empty pot. By not being honest about what happened, Ling felt sick to his stomach. He knew his mother was right, so he took his empty pot to the palace.

When Ling arrived, he was amazed at the variety of plants grown by the other youths. They were beautiful, and in all shapes and sizes. Ling put his empty pot on the floor, and many of the other kids laughed at him. A few felt sorry for him and just said, "Hey, nice try."

When the emperor arrived, he surveyed the room and greeted the young people. Ling just tried to hide in the back. "My, what great plants, trees, and flowers you have grown," said the emperor. "Today, one of you will be appointed the next emperor!"

All of a sudden, the emperor spotted Ling at the back of the room with his empty pot. He ordered his guards to bring him to the front. Ling was terrified. "The emperor knows I'm a failure! Maybe he will have me killed!" When Ling got to the front, the Emperor asked his name. "My name is Ling," he replied. All the kids were laughing and making fun of him. The emperor asked everyone to quiet down. He looked at Ling, and then announced to the crowd, "Behold your new emperor! His name is Ling!"

Ling couldn't believe it. Ling couldn't even grow his seed. How could he be the new emperor? Then the emperor said, "One year ago today, I gave everyone here a seed. I told you to take the seed, plant it, water it, and bring it back to me today. But I gave you all boiled seeds which would not grow. All of you, except Ling, have brought me trees and plants and flowers. When you found that the seed would not grow, you substituted another seed for the one I gave you. Ling was the only one with the courage and honesty to bring me a pot with my seed in it. Therefore, he is the one who will be the new emperor!"

If you plant honesty, you will reap trust.

If you plant goodness, you will reap friends.

If you plant humility, you will reap greatness.

If you plant perseverance, you will reap victory.

If you plant consideration, you will reap harmony.

If you plant hard work, you will reap success.

If you plant forgiveness, you will reap reconciliation.

If you plant openness, you will reap intimacy. If you plant patience, you will reap improvements. If you plant faith, you will reap miracles.

But . . .

If you plant dishonesty, you will reap distrust. If you plant selfishness, you will reap loneliness. If you plant pride, you will reap destruction. If you plant envy, you will reap trouble. If you plant laziness, you will reap stagnation. If you plant bitterness, you will reap isolation. If you plant greed, you will reap loss. If you plant gossip, you will reap enemies. If you plant worries, you will reap wrinkles. If you plant sin, you will reap guilt. So be careful what you plant now. It will determine what you will reap tomorrow.

determine what you will reap tomorrow.

The seeds you scatter today will make life

worse or better for those who will come after.

Someday, you will enjoy the fruits . . . Or you will pay for the choices you plant today.

YOUR HOME

The Smartest Home Improvements for Your Investment Dollar

Will you get your money out if you make a fancy master bath or update the kitchen? A recent issue of *Consumer Reports* magazine had a detailed and unbiased reporting of remodeling. Here's what they found:

First and foremost, don't believe the hype. While you hear stories of friends buying a fixer-upper, slapping a new coat of paint and some new carpets down and turning it around for fast profits, it's rarely that easy. You may not be getting the full story there. The surprising truth of the matter, according to *Consumer Reports*, is "REMODELING AND UPGRADING ARE GENERALLY POOR INVESTMENTS."

"Even kitchens and bathrooms, long considered the most profitable improvements to undertake, [recover] only 50 to 75 percent at sale, and only if you sell a year after the remodeling is complete," says the *Consumer Reports* study.

What renovations add the most value? Renovations that ADD SQUARE FOOTAGE to your house are the most likely to add value. There's a caveat here—this only works if you're bringing your square footage up to neighborhood standards. According to Consumer Reports, "You'll get the biggest bang for you buck by keeping up with the Joneses, not by going them one better."

"Over-improvement yields diminishing returns. So don't add an in-ground swimming pool or a third story if you're the only one on the

block to have one. Refrain from exotic decorating. [And] don't undertake a big-ticket remodeling project if you plan to move within a year—you won't have the time to enjoy it, and new owners will most likely want to do something different. Instead

GO FOR MAINTENANCE AND REPAIRS, CLEAR CLUTTER, AND PAINT."

Surprisingly, Consumer Reports said "Projects that should take priority are those that will protect your home from deterioration and damage—roof replacement, plumbing, and electrical upgrades. Although such improvements don't do much to beautify your home, they will help preserve its value." I say this surprised me because these aren't necessarily the things I think about. For example, when the home inspector was excited about the electrical system in our current house, or a bit worried about the electrical system in our previous house, I wasn't impressed either way—it didn't particularly affect my buying decision. And my wife didn't say, "Honey, did you see that electrical box?!" But I'm not the expert here.

According to the experts *Consumer Reports* polled, NO projects on average return more than they cost. Here are the five improvements that pay the most, even though that "pay" is still a negative return on investment.

Projects that recover 50–75 percent of their cost if sold one year later:

—Major kitchen remodeling (average cost: \$38,800)

—Bathroom remodeling (average cost: \$9,500)—Attic bedroom addition

(average cost: \$31,400)

Master suite addition (average cost: \$63,300)Basement refinishing

—Basement refinishing (average cost: \$39,700)

Worse investments—those that recover 50 percent or less of the cost if sold one year later—include adding a deck, adding a second story, adding a family room, adding a sun room, or adding a pool.

There were a few things that the *Consumer Reports* experts all agreed on:

- —When it comes to colors, stick with neutrals because they don't date themselves.
- —Swimming pools are generally bad investments that can even deter some buyers.
- —On all projects, those that add square footage to bring a house up to, but not beyond, community norms pay off the most.

In sum, keep in mind that, as a general rule, remodeling and upgrading are poor investments. And of the various options, renovations that add square footage to your house are the most likely to add value.

(Source: Excerpted from *Consumer Reports*, by Steve Sjuggerud, President, Investment U)

Ideals are like stars; you will not succeed in touching them with your hands, but, like the seafaring man on the desert of waters, you choose them as your guides, and following them, you reach your destiny.—Carl Schurz

WEBSITE PICK

http://www.complaints.com

You can check out the top-10 most informative and important consumer product and service complaints daily, and this can be very helpful information for YOU.

Since this site publicizes consumer complaints, they give consumers—like YOU—more leverage to help solve their complaints. This information is collected from site visitors and published to help other consumers. Conduct your own product and service research, and learn from other consumers' first-hand, personal experiences.

HEALTH AND NUTRITION

Garlic Prevents Plaque

Garlic extract prevents formation of plaque that can accumulate to cause arteriosclerosis even more effectively than high-density cholesterol.

Researchers can now pinpoint exactly how garlic blunts plaque formation.

In the presence of calcium, low-density lipoprotein cholesterol (the so-called bad cholesterol) binds with molecules secreted from the inner lining of the arteries, forming tiny plaques that can accumulate and harden. High-density lipoprotein cholesterol (the so-called good cholesterol) inhibits this process by absorbing excess plaque-forming molecules.

The good news is that garlic extract works exactly the same way, but more potently. In fact, garlic extract is two-and-a-half times more effective for inhibiting plaque formation than high-density lipoprotein cholesterol. (Source: *Journal of the American Medical Association*, Sep. 18, 2002; 288 (11): 1342. Excerpted by Betty Kamen, Ph.D., and Dr. Michael Rosenbaum, M.D. http://www.bettykamen.com)

All that is necessary to break the spell of inertia and frustration is this: act as if it were impossible to fail. That is the talisman, the formula, the command of right-about-face that turns us from failure toward success.

—Dorothea Brande, Author

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